



One Mission. Community Banks.

November 4, 2015

The Honorable Anthony Forlini, Chairman
House Financial Services Committee
P.O. Box 30014
Lansing, MI 48909

Dear Representative Forlini:

Thank you for the opportunity to comment on House Bills 5017-5022. At this time, the Community Bankers of Michigan is unable to support the bills as currently drafted. We continue to review the bills to understand their impact and have identified several areas of concern. Those concerns include: expansion of a credit union's field of membership to new areas; expansion into offering trust services; and, elimination of a requirement that all bylaw changes be submitted to DIFS for approval.

We look forward to working with you, your committee members and other stakeholders to resolve our concerns. Thank you for your willingness to hear from Michigan's community bankers.

Sincerely,

A handwritten signature in cursive script that reads "Judith D. Sullivan".

Judith D. Sullivan, CAE
President & CEO